

Property and Casualty
Filing Type Review Standards

Commercial	Filing Type	Review Standard	Deemer Provision	Citation
All Other Lines (ex. Medical Malpractice and Workers' Compensation)	Form	Use and File	60	SC Reg. 69-64
	Rate	Exempt		
	Rule	Exempt		
Medical Malpractice	Form	Prior Approval	60	§§ 38-73-520; 38-73-915; 38-73-960
	Rate	Prior Approval		
	Rule	Prior Approval		
Workers' Compensation	Form	Use and File	60	§ 38-73-520; SC Reg. 69-64
	Rate (Loss Cost, LCM, Deviation)	Prior Approval	60	§§ 38-73-490; 38-73-520; 38-73-525
	Rate (Loss Cost Adoption Only)	Informational	60	
	Rule	Exempt	30	§ 38-73-520; SC Reg. 69-64

Personal	Filing Type	Review Standard	Deemer Provision	Citation
All Lines	Form	Prior Approval	60	§§ 38-73-340; 38-73-520; 38-73-915; 38-73-960
	Rate			
	Rule			
Allied	Rate or Rate/Rule	File and Use <sup>(1)(2)(4)</sup>	30	§ 38-73-920
Auto	Rate or Rate/Rule	File and Use <sup>(1)(4)</sup>	30	§§ 38-73-910; 38-73-920
Property	Rate or Rate/Rule	File and Use <sup>(1)(3)(4)</sup>	30	§§ 38-73-220; 38-73-260

Advisory Organizations	Filing Type	Review Standard	Deemer Provision	Citation
All Lines	Form	Prior Approval	60	§§ 38-73-340; 38-73-520; 38-73-915; 38-73-960
	Rate			
	Rule			

#### Notes

- 1) File and Use Provision
  - a) Filing Type must be "Rate" or "Rate/Rule"; filings with Forms do not qualify for File and Use provision
  - b) Overall percentage rate impact must be within +/-7.0%
  - c) File and Use provision cannot have been used in 12 months prior to proposed renewal effective date
- 2) Any rates which result in insurance premium rates of ninety percent, or less, of the insurance premium rates then approved for the South Carolina Wind and Hail Underwriting Association (see § 38-73-920)
- 3) No more than two rate increases within the limitation specified in Note 1 may be implemented during a twelve-month period and the second rate increase filing in the twelve-month period is subject to prior approval (see § 38-73-260)
- 4) Rate filings falling outside the limitations specified in each line's applicable notes are subject to prior approval